

United States Bankruptcy Court
Eastern District of Virginia
200 South Washington Street
Alexandria, VA 22314

Case Number 13-10078-BFK
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Romecca Doran
aka Romecca Migail Doran-Terrones
49 Carolina Court
Sterling, VA 20164

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s), (if any):
Debtor: xxx-xx-7510

Employer Tax-Identification (EIN) No(s), (if any):
Debtor: NA

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

Romecca Doran is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: April 22, 2013

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Romecca Doran
 Debtor

Case No. 13-10078-BFK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-9

User: admin
 Form ID: B18

Page 1 of 3
 Total Noticed: 27

Date Rcvd: Apr 23, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 25, 2013.

db
 11558829 +Romecca Doran, 49 Carolina Court, Sterling, VA 20164-1730
 11558832 +Bank Of America, P.O. Box 982235, El Paso, TX 79998-2235
 11558832 +Capl/Best buy, P.O. Box 5253, Carol Stream, IL 60197-5253
 11558835 +Capital One Bank, P.O. Box 71087, Charlotte, NC 28272-1087
 11603771 +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200,
 Tucson, Az 85712-1083
 11558839 +County of Loudoun, P.O. Box 229, Leesburg, VA 20178-0229
 11558842 +Gecrb/Belfort Homestore, C/o Po Box 965036, Orlando, FL 32896-0001
 11558845 Mariner Finance, 109 Amboy Avenue, Edison, NJ 08837-0000
 11604675 +Mariner Finance, LLC, 3301 Boston St, Ste 201, Baltimore, MD 21224-4979
 11558846 Middleburg Bank, 106 Catocin Circle, Leesburg, VA 20175-0000
 11558848 +Tmg Financial Services, P.O. Box 14542, Des Moines, IA 50306-3542
 11586130 Treasurer, County of Loudoun, Virginia, Attention: Collections/Bankruptcy Div.,
 P O Box 347 (MSC #31), Leesburg, VA 20178-0347
 11558849 +VHDA, 601 S. Belvidere Street, Richmond, VA 23220-6504

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

11558828 EDI: HNDA.COM Apr 24 2013 05:13:00 American Honda Finance, Po Box 168088,
 Irving, TX 75016-0000
 11558827 +EDI: AMEREXPR.COM Apr 24 2013 05:13:00 American Express, American Express Special Research,
 Po Box 981540, El Paso, TX 79998-1540
 11558830 +E-mail/Text: allcollections@belvoirfcu.org Apr 24 2013 05:55:04 Belvoir Federal Credit,
 14040 Central Loop, Woodbridge, VA 22193-1438
 11558833 EDI: CAPITALONE.COM Apr 24 2013 05:13:00 Capital One, P.O. Box 85015,
 Richmond, VA 23285-0000
 11558831 +EDI: CAPITALONE.COM Apr 24 2013 05:13:00 Cap One Na, P.O.Box 26030,
 Richmond, VA 23260-6030
 11558834 +EDI: CAPITALONE.COM Apr 24 2013 05:13:00 Capital One Bank, P.O. Box 71083,
 Charlotte, NC 28272-1083
 11558836 +EDI: CAPITALONE.COM Apr 24 2013 05:13:00 Capital One, N.a., Capital One Bank (USA) N.A.,
 Po Box 30285, Salt Lake City, UT 84130-0285
 11558837 +EDI: CHASE.COM Apr 24 2013 05:13:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298
 11558838 +EDI: CITICORP.COM Apr 24 2013 05:13:00 Citibank Sd, Na, Attn: Centralized Bankruptcy,
 Po Box 20507, Kansas City, MO 64195-0507
 11558840 +EDI: AMINFOFP.COM Apr 24 2013 05:13:00 First Premier Bank, 3820 N Louise Ave,
 Sioux Falls, SD 57107-0145
 11558841 +EDI: RMSC.COM Apr 24 2013 05:13:00 Gecrb/Ashley Homestore, c/o Po Box 965036,
 Orlando, FL 32896-0001
 11558843 +EDI: HFC.COM Apr 24 2013 05:13:00 Hsbc Bank, Attn: Bankruptcy, Po Box 5213,
 Carol Stream, IL 60197-5213
 11558844 +EDI: CBSKOHLS.COM Apr 24 2013 05:13:00 Kohls/capone, Po Box 3115,
 Milwaukee, WI 53201-3115
 11558847 +E-mail/Text: ustpreregion04.ax.ecf@usdoj.gov Apr 24 2013 06:01:59 Office of the U.S. Trustee,
 115 South Union St., Ste. 210, Alexandria, VA 22314-3361

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200,
 Tucson, AZ 85712-1083
 cr* Treasurer, County of Loudoun, Virginia, Attention: Collections/Bankruptcy Div.,
 P O Box 347 (MSC #31), Leesburg, VA 20178-0347

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0422-9

User: admin
Form ID: B18

Page 2 of 3
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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 25, 2013

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.

District/off: 0422-9

User: admin
Form ID: B18

Page 3 of 3
Total Noticed: 27

Date Rcvd: Apr 23, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 22, 2013 at the address(es) listed below:

Klinette H. Kindred kkindred@tbrclaw.com, asemerjian@tbrclaw.com; kkindred@ecf.epiqsystems.com
Nathan A. Fisher on behalf of Debtor Romecca Doran Fbarsad@cs.com, barsad@aol.com
Patti H. Bass on behalf of Creditor Capital One, N.A. ecf@bass-associates.com

TOTAL: 3